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03-2402

Docket No: 02821.P001XC

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
 )  
Maggioncalda, et al. )  
 )  
Application No: 09/904,707 )  
 )  
Filed: July 12, 2001 )  
 )  
For: USER INTERFACE FOR A )  
 )  
FINANCIAL ADVISORY SYSTEM )

Examiner: Not Yet Assigned  
Art Unit: Not Yet Assigned

Technology Center 2100

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JAN 22 2002

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Applicants submit herewith a Supplemental Information Disclosure Statement for consideration by the Examiner in the examination of the above-identified patent application. This Supplemental IDS is submitted to correct minor errors in the references cited in the Information Disclosure Statement filed with the Patent and Trademark Office on August 13, 2001.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Date: 10/16/01

Michael A. DeSanctis  
Reg. 39,957

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Seventh Floor  
Los Angeles, CA 90025-1026  
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(303) 740-6962 (facsimile)

FIRST CLASS CERTIFICATE OF MAILING	
I hereby certify that I am causing the above-referenced correspondence to be deposited with the United States Postal Service as first class mail with sufficient postage on the date indicated below and that this paper or fee has been addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231	
Date of Deposit:	October 17, 2001
Name of Person Mailing Correspondence:	Fran C. Rolfsen
	10-17-01
Signature	Date

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**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Pursuant to 37 C.F.R. §§ 1.97 and 1.98, the references listed on the enclosed Form PTO-1449 are submitted for consideration by the Examiner in the examination of the above-identified patent application.

The full consideration of the references in their entirety by the Examiner is respectfully requested and encouraged. Also, it is respectfully requested that the references be entered into the record of the present application and that the Examiner place his or her initials in the appropriate area on the enclosed Form PTO-1449, thereby indicating the Examiner's consideration of each of the references.

The submission of the references listed on the Form PTO-1449 is for the purpose of providing a complete record and is not a concession that the references listed thereon are prior art to the invention claimed in the patent application. The right is expressly reserved to establish an invention date earlier than the above-identified filing date in order to remove any reference submitted herewith as prior art should it be deemed appropriate to do so.

Further, the submission of the references is not to be taken as a concession that any reference represents art that is relevant or analogous to the claimed invention. Accordingly, the right to argue that any reference is not properly within the scope of prior art relevant to an examination of the claims in the above-identified application is also expressly reserved.

**The Information Disclosure Statement is being filed:**

- ☒ (a) within three months of the filing date of the patent application, (b) within three months of the date of entry into the national stage as set forth in 37 C.F.R. § 1.491 of the international application, or (c) before the mailing date of a first Office Action on the merits.
- ☐ after (a), (b), or (c) above, but before the mailing date of a final action under 37 C.F.R. § 1.113 or a Notice of Allowance under 37 C.F.R. § 1.311, and includes:
- ☐ the Certification under 37 C.F.R. § 1.97(e) (see "Certification" below).
- ☐ the fee of \$240 set forth in 37 C.F.R. § 1.17(p) (see "Fees" below).
- ☐ after the mailing date of a final action under 37 C.F.R. § 1.113 or a Notice of Allowance under 37 C.F.R. § 1.311, and includes the Certification under 37 C.F.R. § 1.97(e) (see "Certification" below), a Petition requesting consideration of the Information Disclosure Statement (see "Petition" below), and the Petition Fee set forth in 37 C.F.R. § 1.17(i) (see "Fees" below).

**Copies Of The References**

- ☐ Copies of certain references listed on the enclosed Form PTO-1449 are enclosed herewith. Attached to each reference not in the English language is a concise explanation of the relevance pursuant to 37 C.F.R. § 1.98(a)(3).
- ☐ A copy of the foreign search report is enclosed herewith.
- ☒ All references listed on the enclosed Form PTO-1449 were previously identified in the parent application of the present application, and copies of the references were furnished at that time. Accordingly, additional copies of the references are not submitted herewith, so as not to burden the file with duplicate copies of references. The Examiner is respectfully requested to carefully review the references in accordance with the requirements set out in the Manual of Patent Examining Procedure. In accordance with 37 C.F.R. § 1.98(d), the details of the parent application(s) relied upon for an earlier filing date under 35 U.S.C. § 120 in which copies of the references were previously furnished are set out below:

U.S. APPLICATIONS		Status (check one)		
U.S. APPLICATIONS	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
1. 09/495,982	February 1, 2000		X	
2.				
3.				

### Other Applications

☒ The Examiner's attention is directed to the following U.S. patent application(s):

U.S. APPLICATIONS		Status (check one)		
U.S. APPLICATIONS	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
1. 09/151,715	September 11, 1998		X	
2. 09/318,047	May 25, 1999	X		
3. 08/988,226	December 10, 1997	X		
4. 08/982,942	December 2, 1997	X		

### Certification

- ☐ The undersigned attorney hereby certifies that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the Information Disclosure Statement.
- ☐ The undersigned attorney hereby certifies that no item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign patent application or, to the knowledge of the attorney signing after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

### Petition

- ☐ The undersigned attorney hereby petitions the Commissioner to consider this Information Disclosure Statement and the references listed on the enclosed Form PTO-1449 in the examination of the above-identified patent application.

### Fees

- ☒ No fee is owed by the applicant(s).
- ☐ The IDS Fee of \$180.00 under 37 C.F.R. § 1.17(p) is enclosed herewith.
- ☐ The Petition Fee of \$130.00 set forth in 37 C.F.R. § 1.17(i) is enclosed herewith.

**Method Of Payment Of Fees**

- ☐ Attached is a check in the amount of \$ 180.00.  
☐ Charge Deposit Account No. 02-2666 in the amount of \$ . (A duplicate copy of this communication is enclosed for that purpose.)

**Authorization To Charge Additional Fees**

- ☒ If any additional fees are owed in connection with this communication, please charge Deposit Account No. 02-2666. (A duplicate copy of this communication is enclosed for that purpose.)

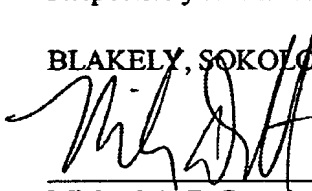
**Instructions As To Overpayment**

- ☒ Credit Account No. 02-2666.  
☐ Refund

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

Date: 10/16/01

  
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Date of Deposit: October 17, 2001

Name of Person Mailing Correspondence: Fran C. Rolfsen

Fran C Rolfsen 10-17-01  
Signature Date

US Department of Commerce  
Patent and Trademark Office

Form PTO-1449 (Modified)

Atty. Docket No.:

02821.P001XC

Application No.:

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Applicant:

Maggioncalda, et al.

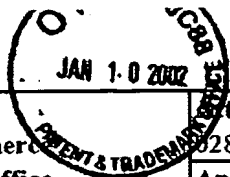
Filing Date:

July 12, 2001

US Patent Documents

Examiner's Initials	Date	Document Number	Name	Class	Sub- Class	Filing Date
	01/04/00	6,012,043	Albright et al.	705	36	09/09/96
	03/20/90	4,910,676	Alldredge			
	06/08/99	5,911,136	Atkins	705	36	03/26/97
	01/26/99	5,864,828	Atkins	705	36	08/27/91
	02/23/99	5,875,437	Atkins	705	40	04/15/97
	03/16/99	5,884,285	Atkins	705	36	01/16/92
	08/28/90	4,953,085	Atkins			
	06/08/99	5,911,135	Atkins	705	36	04/16/91
	07/01/97	5,644,727	Atkins			
	07/13/93	5,227,967	Bailey	364	408	03/20/89
	06/15/93	5,220,500	Baird et al.			
	01/04/00	6,012,042	Black et al.	705	36	08/16/96
	06/30/92	5,126,936	Champion et al	364	408	09/01/89
	07/27/99	5,930,774	Chennault	705	36	01/29/96
	11/16/99	5,987,433	Crapo	705	36	06/03/96
	06/18/91	5,025,138	Cuervo			
	09/15/92	5,148,365	Dembo	364	402	08/15/89
	10/10/72	3,697,693	Deschenes et al.			
	11/23/99	5,991,744	DiCresce	705	36	10/31/97
	06/12/90	4,933,842	Durbin et al.			
	04/11/97	5,884,287	Edesess	705	36	04/11/97
	10/06/98	5,819,238	Fernholz	705	36	12/13/96
	01/07/97	5,592,379	Finfrock et al.	395	239	10/06/94
	06/21/92	5,132,899	Fox	364	408	10/16/89
	11/25/97	5,692,233	Garman	705	36	02/03/95
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	05/03/88	4,742,457	Leon et al	364	408	08/27/85
	02/10/87	4,642,767	Lerner			
	09/19/89	4,868,376	Lessin et al.			
	11/16/99	5,987,434	Libman	705	36	06/10/96
	10/24/89	4,876,648	Lloyd			
	03/31/92	5,101,353	Lupien et al	364	408	05/31/89
	09/22/98	5,812,987	Luskin et al.	705	36	03/13/95
	01/29/91	4,989,141	Lyons et al.			
	06/29/99	5,918,217	Maggioncalda et al.	705	36	12/10/97
	03/16/99	5,884,283	Manos	705	30	09/05/96

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	07/27/99	5,930,775	McCauley et al.	705	36	01/14/97
	07/01/98	5,784,696	Melnikoff	705	36	06/06/95
	12/14/99	6,003,018	Michaud et al.	705	36	09/09/98
	02/08/77	4,007,355	Moreno			
	06/15/99	5,913,202	Motoyama	705	35	06/13/97
	08/24/82	4,346,442	Musmanno			
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	01/26/88	4,722,055	Roberts			
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	12/31/96	5,590,037	Ryan et al.	395	204	09/17/93
	01/11/71	3,634,669	Soumas et al.			
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	10/08/96	5,563,783	Stolfo et al	364	408	04/04/95
	06/08/82	4,334,270	Towers			
	06/04/96	5,523,942	Tyler et al.	364	401	03/31/94
	01/26/99	5,864,827	Wilson	705	35	06/27/97
	12/05/89	4,885,685	Wolfberg et al.			
	03/03/87	4,648,037	Valentino	364	408	03/15/84
	06/22/93	5,222,019	Yoshino et al	364	408	10/03/91

### Foreign Patent Documents

Examiner's Initials	Date	Document Number	Country	Class	Sub- Class	Translation
	12/01/93	0 572 281 A1	Europe	G06F	15/30	Yes
	02/04/99	WO 99/05625	PCT	G06F	17/60	
	02/29/96	WO 96/06402	PCT	G06F	17/60	Yes
	10/08/98	WO 98/44444	PCT	G06F	19/00	Yes
	04/02/98	WO 98/13776	PCT	G06F	17/60	Yes
	12/03/98	WO 98/54666	PCT	G06F	17/60	
	04/01/99	WO 99/15985	PCT	G06F	15/30	
	05/06/99	WO 99/22323	PCT	G06F	17/60	
	02/21/91	WO 91/02326	PCT	G06F	15/21	

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## Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)

International Search Report; PCT/US 98/19920

International Search Report; PCT/US 98/19951

International Search Report; PCT/US 98/19952

International Search Report; PCT/US 98/20709

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King, "Asymmetric risk measures and tracking models for portfolio optimization under uncertainty", J.C. Baltzer AG, 1993, pp.165-177

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Other Documents (Including Author, Title, Date, Pertinent Pages, etc.)

"Keeping Up With Technology: The 1991 Software Update" Trusts & Estates, pp. 32-67, Jun. 1991.

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"EnCorr Products and Services", downloaded from Website <http://www.ibbotson.com>, in July of 1998.

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Keyes, Jessica. "Expert Allocator: Tools for portfolio optimization." Pension Management, pp. 44-46, May 1996.

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Voros, J., "Portfolio analysis--An analytic derivation of the efficient portfolio frontier," European Journal of Operations Research, Vol. 23, No. 3, pp. 294-300, March 1986.

Examiner

Date Considered

Examiner: Initial if reference is considered, whether or not citation is in conformance with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with the next communication to the applicant.

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